

Claims

What is claimed is:

1. A method of providing user anonymity in conjunction with transactions conducted over a network, the method comprising the steps of:

5 establishing an association in an intermediary machine between real identity information for a particular user and corresponding alias identity information for the user;

supplying at least a portion of the alias identity information from the intermediary machine to a machine associated with a web site operator in conjunction with an action by the user; and

10 providing intermediary payment authorization information to the web site operator machine in conjunction with an online transaction involving the user, such that the user is able to enter into the transaction without the real identity information being disclosed to the web site operator.

5 2. The method of claim 1 wherein all communications between a user machine associated with the user and the web site operator machine are directed through the intermediary machine, such the only information received by the web site operator machine regarding the user comprises at least a subset of the alias identity information.

20 3. The method of claim 1 wherein at least a portion of the alias identity information is supplied to the web site operator machine in conjunction with a request of the user for access to the corresponding web site.

25 4. The method of claim 1 wherein the real identity information comprises one or more of a user name, a user electronic address, a user shipping address, and a user payment card number.

5. The method of claim 1 wherein the alias identity information comprises one or more of a user alias, an alias electronic address, and an alias profile characteristic.

30 6. The method of claim 1 wherein the intermediary payment authorization information comprises a payment card number of an entity associated with the intermediary machine and a

corresponding authorization to charge an amount associated with the online transaction to the payment card number.

7. The method of claim 1 wherein the intermediary payment authorization information
5 comprises an identifier of an account established between an entity associated with the intermediary machine and the web site operator, along with a corresponding authorization to charge an amount associated with the online transaction to the established account.

8. The method of claim 1 wherein the intermediary machine stores a plurality of payment
10 card numbers of differing expirations, and selects a particular one of the plurality of payment card numbers for use as the intermediary payment authorization information based at least in part on the expiration relative to the time of the online transaction.

9. The method of claim 8 wherein the payment card numbers expire at least as often as one
5 per designated time period, such that a payment card number used to authorize an online transaction during a particular time period will no longer be valid during a subsequent time period.

10. The method of claim 1 wherein the intermediary machine stores a plurality of payment
20 card numbers of differing expirations, and selects a particular one of the plurality of payment card numbers for use as the intermediary payment authorization information based at least in part on an evaluation of the trustworthiness of web site operator.

11. The method of claim 1 wherein a transaction database associated with the intermediary
25 machine is interfaced with a corresponding credit clearing infrastructure element so as to facilitate comparison of transactions authorized by the intermediary with transactions reported by one or more web site operators.

12. The method of claim 1 wherein the web site operator aggregates billing for a plurality
30 of online transactions authorized by the intermediary and periodically bills the intermediary for such transactions.

13. The method of claim 1 wherein the intermediary machine in conjunction with the online transaction supplies an alias destination address to the web site operator machine for delivery of goods or services purchased by the user as part of the transaction.

14. The method of claim 13 wherein the alias destination address comprises an address of a third party destination determined by the intermediary to be in sufficient proximity to a real destination address of the user, such that physical goods purchased by the user as part of the transaction are delivered by the web site operator to the third party destination address.

15. The method of claim 14 wherein data from the intermediary machine correlating a unique identifier on a label of a package containing the goods with a real name and destination address of the user is utilized to re-label the package while the package is in the custody of a shipping channel, such that the re-labeled package is delivered to the destination address of the user.

16. The method of claim 14 wherein data from the intermediary machine correlating a unique identifier on a label of a package containing the goods with a real name and destination address of the user is utilized to re-label the package while the package is in the custody of an entity associated with the third party destination, such that the re-labeled package is delivered to the destination address of the user.

17. The method of claim 14 wherein data from the intermediary machine correlating a unique identifier on a label of a package containing the goods with a real name and destination address of the user is utilized by the user to generate a receipt which authorizes the user to pick up the package at the third party destination.

18. The method of claim 14 wherein data from the intermediary machine correlating a unique identifier on a label of a package containing the goods with a real name and destination address of the user is utilized to re-label the package while the package is in the custody of an entity associated with the third party destination, and wherein data from the intermediary machine is also utilized by the user to generate a receipt which authorizes the user to pick up the package at the third party destination.

19. The method of claim 13 wherein the alias destination address comprises an electronic destination address, such that goods in the form of downloadable material purchased by the user as part of the transaction are delivered by the web site operator to the electronic destination address.

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20. The method of claim 19 wherein the downloadable material is redirected by the intermediary machine to a user machine.

21. The method of claim 19 wherein the downloadable material is temporarily stored in a storage device associated with the intermediary machine until such time as the user directs delivery of the material to a user machine.

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22. The method of claim 1 wherein the intermediary machine is associated with a payment card issuing institution.

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23. The method of claim 1 wherein the intermediary machine is associated with a merchant bank.

24. The method of claim 1 wherein the intermediary machine is associated with a clearing network operator.

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25. The method of claim 1 wherein the intermediary machine is associated with an Internet service provider.

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26. The method of claim 1 wherein the intermediary machine is associated with a web portal.

27. The method of claim 1 wherein the intermediary machine is associated with a particular web site operator.

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28. An apparatus for use in providing user anonymity in conjunction with transactions conducted over a network, the apparatus comprising:

an intermediary machine coupled to the network and arranged such that communications between a user machine and a web site operator machine pass through the intermediary machine, the intermediary machine being operative to establish an association between real identity information and corresponding alias identity information for a particular user; to supply at least a portion of the alias identity information from the intermediary machine to the web site operator machine in conjunction with an action by the user; and to provide intermediary payment authorization information to the web site operator machine in conjunction with an online transaction involving the user, such that the user is able to enter into the transaction without the real identity information being disclosed to the web site operator.

29. An article of manufacture comprising a computer readable medium storing one or more programs for use in providing user anonymity in conjunction with transactions conducted over a network, wherein the one or more programs when executed by a processor implement the steps of:

establishing an association in an intermediary machine between real identity information for a particular user and corresponding alias identity information for the user;

supplying at least a portion of the alias identity information from the intermediary machine to a machine associated with a web site operator in conjunction with an action by the user; and

providing intermediary payment authorization information to the web site operator machine in conjunction with an online transaction involving the user, such that the user is able to enter into the transaction without the real identity information being disclosed to the web site operator.